

EXHIBIT B



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Access Your Share of This Historic Visa & MasterCard Fee Overpayment Settlement

Did your business accept Visa or MasterCard anytime between January 1, 2004 and January 24, 2019? If so, then you may qualify to

Introduction to the Historic Visa an...



Disclaimer: Neither Certainty Management nor our fulfillment partners at LenCred can guarantee the amount of your personal settlement payout. The payout amount is contingent on factors such as your processing volume, interchange fees paid, the number of years (between 2004-2019) you accepted Visa and MasterCard payments, and additional variables. Furthermore, the final amount will also be influenced by the final number of merchants who opt into the settlement.



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processing interchange fees overpaid by their customers. To be included, you must opt into the list of participating merchants **by August 30th, 2024**. You will *not* be included unless you opt-in officially. No personal documents or statements are required. **To apply, we just need your business name and basic contact information.** That's it. Once received, our team will send you our retainer agreement via DocuSign. To learn more about this opportunity, please **watch the video** below and opt-in by submitting to us your name and information below.



Visa, MasterCard \$5.6
Billion Dollar

- This settlement payout is **available to any U.S.-based** client who accepted Visa and MasterCard payments from Jan. 1st, 2004, to Jan. 1st, 2019 (this settlement payout is retroactive for 15 years).
- Funds recovered are split 60/40 with the facilitation team. **You retain 60%; the legal and fintech team receives 40%** (remember, in many cases, the team members who have been working on this settlement have been doing so for 20+ years).
- The individual payout amounts are not guaranteed but are estimated at



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A federal appeals court on Wednesday upheld a \$5.6 billion antitrust class-action settlement with more than 12 million retailers that accused Visa Inc. and MasterCard Inc. of improperly fixing credit and debit card fees.

The 2nd U.S. Circuit Court of Appeals in Manhattan [NY] rejected claims that a class action should not have been certified because of confusion over who deserved compensation, and that the \$523 million of legal fees awarded to the retailers' lawyers was too high.

The case is [in regards] to Payment Card Interchange Fee and Merchant Discount Antitrust Litigation, 2nd U.S. Circuit Court of Appeals, No. 20-339." See Reuters News articles [here](#) (3/15/23) and [here](#) (3/27/24).

the merchant.

- Payouts are estimated in the **first half of 2025.**
- **Please submit** your name and information below. Our legal team will send you your DocuSign agreement by the next business day.
- Our legal team does all the legwork. They will handle all of the necessary research, qualification assessment, application, and dispute resolution, if necessary, on your behalf, **ensuring you receive your full eligible share** of this settlement with our help and support.



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Three Simple Steps to Participate in the Visa/MC Settlement.

- 1.** Complete and submit the opt-in registration form below.
- 2.** Watch for an email from lburnett@lencred.com. If you don't see it appear within 48 hours, please check your Spam or call us Mon.-Sat. 9-6 Pacific at (888) 684-3122.
- 3.** Complete and submit the e-signature agreement in the email you receive before it expires to be officially opted in.

If you owned multiple organizations for which you processed Visa/MC charges between 2004 and 2019, please



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Thank you for contacting us and submitting your information. Please watch for an email from lburnett@lencred.com within the next 48 hours. If you don't see it appear, please check your Spam folder or call us Mon.-Sat. 9-6 Pacific at (888) 684-3122 for help (ask for Victoria Foster). Once you've received, signed, and return this e-signature agreement, you will be officially opted in. This submission just tells us you're interested. You are not opted in until you complete the legal agreement with our team.

As long as you've opted in and been approved by no later than February 4th, 2025 midnight (Eastern time), you should be approved, provided the information you submitted was correct.



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The Certainty Management team has multiple years of experience helping clients improve their profitability through zero-downside cost-reduction, tax credit recovery, deep discount health benefits (for groups, individuals, 1099s, and more), taxes mitigation strategies, etc. We can lower HVAC costs, recover medical underpayments, provide fast business funding, and more. Ask us how we can cut your printer and copier lease contracts by 30-60% with zero upfront or out-of-pocket expense. Don't miss out on our extraordinary "Corporate Benefits Initiative," a program that provides 15+ health and wellness benefits to any organization with 10+ W-2 employees (life insurance, telemedicine, unlimited counseling, 1000+ free prescriptions, urgent care, annual exams, and more), all with zero out-of-pocket cost to you or to them. We're helping employees get more healthy in hopes of lowering the future costs of Medicare. It's win-win all around.

X

Do you know anyone with student loans? Our Student Loan Forgiveness Program has eliminated over \$250 million in Federal loans for thousands of students since 2010. We can do the same for you or any student who is no longer in school and has at least \$20,000 in Federal debt. These are just examples of how we're helping our clients to enjoy More Certainty in their lives. Learn more about us on our website at <https://certaintyteam.com> or get to know us better through our weekly VoiceAmerica Business radio show, Finding Certainty, at www.certaintylive.com. Ask us how we can help raise unlimited zero-cost funding for your favorite nonprofits as well. We're here to help.

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